

Alabama Attorney General's Consumer Alert
November 25, 2013

The Affordable Care Act



In 2010 the United States Congress passed The Affordable Care Act, otherwise known as Obamacare, requiring individuals to purchase health insurance coverage either through the federally facilitated online marketplace, private healthcare providers, or through state-run healthcare exchanges. Following the implementation of The Affordable Care Act, consumers across Alabama and throughout the United States have been approached by fraudulent organizations attempting to enroll consumers in healthcare plans posing as Obamacare, or in an attempt to steal personal information. Below are important facts consumers in Alabama should be aware of regarding The Affordable Care Act and health insurance coverage in the State of Alabama.

- The only official way to sign up for healthcare coverage with the Affordable Care Act is through www.healthcare.gov or by calling 1-800-318-2596.
 - Only Blue Cross Blue Shield of Alabama and Humana are approved providers through online federal marketplaces in Alabama.
 - **Do Not** give out your Social Security number, bank account number, or other sensitive personal or financial information to someone who calls you, emails you, or comes to your door.
 - **Do Not** pay for help. The government will not charge for its services.
 - **Do Not** open your door to a stranger attempting to sell you health insurance.
- Alabama residents who have questions regarding how to sign up using The Affordable Care Act should visit www.healthcare.gov or call 1-800-318-2596; **Do Not** use any other website or hotline number claiming to be with The Affordable Care Act.
- Private insurance policies that meet the minimum requirements of The Affordable Care Act are also offered online by many private insurance companies. Consumers can verify legitimate commercial insurance carriers through the Alabama Department of Insurance.
- Alabama residents who have questions about how the Affordable Care Act affects their current healthcare coverage should contact their healthcare provider directly.
- If you are contacted by someone regarding The Affordable Care Act, do not give them your personal information. You should immediately report them to the Attorney General's Office.

The Attorney General's office has a hotline that can take consumer complaints about fraudulent solicitations regarding health insurance and The Affordable Care Act. If you think that you have been the victim of this type of fraud please call (800) 392-5658.

Should you wish to purchase private insurance, you may contact the Alabama Department of Insurance for a list of registered health insurers in the state of Alabama by going to www.aldoi.gov.